



Attorney's Docket No. 2854-72

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : James L. Bauer et al.
Serial No. : 09/397,309
Filed : September 16, 1999
For : SYSTEM AND METHOD OF OPERATING A
DEBIT CARD REWARD PROGRAM
Group Art Unit : 3628
Examiner : Clement B. Graham
Mailing Date of Office Action : August 22, 2003

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GROUP 3600

December 22, 2003
New York, NY 10103

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

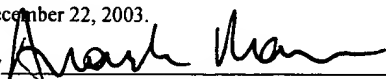
RESPONSE TO EXAMINER'S ACTION

In response to the Examiner's Action dated August 22, 2003, Applicant respectfully
traverses and overcomes the section 103(a) rejections. The Examiner's withdrawal of the Barton

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December 22, 2003.

By


Anouche Mardirossian